

THE FINANCIAL SITUATION.

No one in Wall Street had eyes or ears for anything last week except news of the crops, nor indeed was there much news outside of this in any quarter. The business week, shortened by one day, passed quickly, and at its close stock market prices were not greatly changed from those at the beginning. The market exhibited the same strong and resilient undertone that it had throughout the last month, even if the trading in stocks was still professional and the change in prices so small that the market was unmistakably of narrow sort. Narrow as it was, however, it was still a market in which buying of stocks increased upon recessions, so that speculators for the fall managed to extract little profit out of it, while on Wednesday the average price of the leading railroad shares was only lower by a small fraction than the highest of the year. The reason which the market has displayed since the close of the advance and more or less excited dealings which culminated on June 11 has obviously had the result of making many of the habitual market traders "bearish." These persons live upon excitement, so that when Stock Exchange activity quiets down after a lively uprush in prices they are fond of believing or seeming to believe that "the market is all over," and at these times they indulge temporarily in the most lugubrious views concerning the future prosperity of our country. But such opinions do not deserve the name. They are only the products of the restless minds of gamblers that are content with nothing except wide fluctuations in values. What we had last week, however, had for some time and are likely to have for some further time still is a typical July market, a period of rest and of waiting for the unfolding of the business year so near at hand.

Prices declined a little last week as soon as the details of the Government's July crop report became available, thereby once more attesting the truth of the old maxim that the stock market usually discounts, at least in temporary fashion, either good or bad news that has cast its shadow any measurable distance in advance, and yet the report was a document calculated to produce greater optimism in the minds of thoughtful people than any similar publication that has been issued in our country for many years. Earlier in the spring we were told that the winter wheat crop had suffered signal disaster and that the harvest of the crop in the present year would not reach 350,000,000 bushels. Last week's Government estimates were for a crop of 410,000,000 bushels and for a combined winter and spring wheat crop of 663,500,000 bushels, or substantially the same as last year. It is to be borne in mind too that according to the method of calculation used in all crop reports the present one is the present indication as for total wheat crop of 708,000,000 bushels, or 40,000,000 bushels more than last year's final crop figures. Comparisons with last year's figures for all the crops must be subjected constantly to this important recollection. Considering the way in which the entire agricultural situation this year has developed and is developing, and placing proper weight too upon the unanimous declaration of all private observers that conditions in the Northwestern part of the country are such as to make the outlook there for the spring wheat crop the most brilliant ever seen, there is every reason for trust that the year's total wheat crop will in fact be larger than that predicted by the Government figures. The oats crop is put now at 963,000,000 bushels, or 156,000,000 bushels greater than it was in 1908. The prospective barley crop is 184,000,000 bushels, as against 167,000,000 bushels last year; but more gratifying than anything else are the indications for a corn crop the greatest in the country's history. Corn is the commodity that makes more tonnage for the railroads, gives more direct and indirect profit to the farmers and is of greater importance to the country as a whole than any other staple. The promise, therefore, has a favorable meaning that it is almost impossible to exaggerate that the corn crop this year will reach 3,161,000,000 bushels. The condition of the staple stands above that of last year as well as also as the ten year average, while the area of the plant is 109,000,000 acres. The increase of 7.1 per cent. in the acreage is presumably due in chief to the turning over into corn of the ground on which winter wheat was abandoned earlier in the spring. As regards corn as well as wheat there is every hope, if not indeed a definite prospect, that the actual harvest will be greater than that indicated by last week's figures. The weather for all the crops has been of the best sort since the first of the month, when the Government's observations were taken. During the week a heavy rainfall in certain sections of the West, principally in and around Missouri, caused floods in some of the Western rivers, and it may be damaged grain a little on the lowlands. But every one of experience in the grain trade knows just how to view occurrences of this sort at this time of the year. Floods go as quickly as they come, usually wash away but a small part of the crops on the lowlands and the rest there generally enriches, while the rainfall helps materially the entire upland country where by far the greater portion of the crop lies. All this has fortified the corn crop in an unusual degree against the time of warm weather and the dry spell that must in due course follow later in the year; and it would certainly seem as if injury to the crop from possible hot winds had been measurably obviated by what has happened. Meantime it is to be observed that the day is nearing when danger of this sort will be over anyway. Hot winds and extremely dry weather are sources of damage to the corn crop, mostly when the corn is in tassel, that is to say when the process of fertilization of the plant is going on. If the plant suffers no injury before the time when it reaches its growth and when the fertilization has been completed, the year's corn crop is made to all intents and purposes. Allowing for the backwardness of the season this time can be now only a month off at the latest. Due attention must be paid in a review of agricultural prospects to the country's splendid hay crop this year. The immense value of this crop is obvious at a glance. Speculation for the rise has been active recently in cotton based on indications of a lowered yield of this staple; but the indications still are nevertheless for a cotton crop of 11,800,000 bales, or about the same as that of last year, and this it would seem would be enough to "go around" in the cotton world. Furthermore it is well, perhaps, for the cotton trade to consider that our country's cotton crop has a good many months yet in which to keep on growing and improving, and it may turn out that the yield of the crop will be bigger than is now looked for. Considering the fact that our country holds what approximates a monopoly of the world's cotton production it is un-

doubtedly true that overwhelming yields of the staple are, so far as the United States is concerned, a curse rather than a blessing. Twelve cent cotton means riches for the Southern planter and six cent cotton means the reverse; while so great a proportion of our production of the article is sent abroad that a high range of valuation for it is not materially hurtful to home interests. Moreover, business in the country has long been accustomed to adapt itself to wide year-to-year fluctuations in the quantity of the cotton crop. Summing up the situation, our security market seemed to be again governed last week by the influences attendant upon that inevitable period of pause that must be gone through with before it is known that the crops this year are secure, cheered and inspired, however, by the knowledge that the prospect for the harvest is one of splendid special strength, has manifested itself in the shares of some of the railroads that would be most agreeably affected by a prosperous agricultural outcome. Notable among these stocks were the Rock Island issues. Steady accumulation of the Southern Pacific and Atchafalpa common stocks was no doubt due to the general impression that on both of these stocks an increase of dividend distribution may be said to be reasonably imminent, while an upward movement in the Interborough Metropolitan 4 1/2's was due doubtless to the progress making in the plans for the reorganization of local traction affairs. The copper market has been a little weaker recently, but not because of any cessation of the demand for copper. That was proved by the publication on Friday of the monthly report of the Copper Producers Association, showing a decrease in stocks of 15,000,000 pounds. The truth is in this regard that the copper market is suffering from the subsidence of speculative activity in the London market, where an active movement for the rise in copper was carried on during the spring, accompanied with similar operations in Kaffir stocks and mining shares generally. One indication of the week that deserves more than passing notice was the action of the directors of the Bank of England on Friday in deciding not to make any change in the bank's present 2 1/2 per cent. discount rate. Speculation was brought to bear upon the directors to lower the discount rate in view of the present plethora of money in England and in the international financial world. Only one interpretation therefore is to be placed upon the action of the bank, and that is that a more or less general trade revival is expected in the autumn and that a larger demand for money will be witnessed at that time, and every trade prospect in England and in this country supports this contention. Within a couple of weeks now, probably, our new tariff law will be completed and be placed on the national statute books. This also can be no other than a helpful factor.

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